



IFW

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
EDWARD J. COAD ET AL.) : Examiner: NYA
Application No.: 10/814,954) : TC/Art Unit: 3624
Filed: March 31, 2004) :
For: AUTOMATED CUSTOMER) :
EXCHANGE : November 21, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING VIA FIRST CLASS MAIL (37 C.F.R. § 1.8)

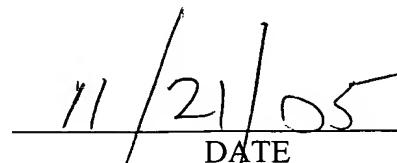
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Included herewith are:

- 1) Information Disclosure Statement
- 2) Information Disclosure Citation;
- 3) References Cited; and
- 4) Return Receipt Postcard.


NAME: JAMES F. DOBROW


DATE



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INFORMATION DISCLOSURE STATEMENT

Sir:

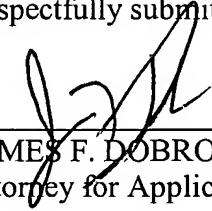
In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited references other than U.S. Patents and U.S. published applications are enclosed.

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered and that another Notice of Allowance can be issued.

Applicant's undersigned attorney may be reached by telephone at (973) 597-2500.

All correspondence should continue to be directed to our address listed below.

Respectfully submitted,



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Substitute for Form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(USE AS MANY SHEETS AS NECESSARY)

Sheet 1 of 9

Application Number 10/814,954
Filing Date March 31, 2004
First Named Inventor Edward J. Coad et al
Art Unit 3624
Examiner Name
Attorney Docket Number 14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		US2002/0026405	2/28/2002	Haar	
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		US6173276	1/9/2001	Kant	
		US2001/0025264	9/27/2001	Deaddio	
		US2002/0099646	7/25/2002	Agarwal	
		US2002/0073007	6/13/2002	Ayache	
		US6338055	1/8/2002	Hagmann	
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INFORMATION DISCLOSURE
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(USE AS MANY SHEETS AS NECESSARY)

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Application Number
10/814,954Filing Date
March 31, 2004First Named Inventor
Edward J. Coad et alArt Unit
3624

Examiner Name

Attorney Docket Number
14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US2004/0064397	4/1/2004	Lynn	
		US2004/0148247	7/29/2004	Miller	
		US6356933	3/12/2002	Mitchell	
		US6134600	10/17/2000	Liu	
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		US5706502	1/6/1998	Foley	
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		US6343287	1/29/2002	Kumar	
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		US6389452	5/14/2002	Glass	
		US6446110	9/3/2002	Lection	
		US6457066	9/24/2002	Mein	
		US6480882	11/12/2002	McAdam	
		US2001/0044771	11/22/2001	Usher	
		US2002/0013862	1/31/2002	Orchard	
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		US2003/0088496	5/8/2003	Piotrowski	
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Substitute for Form 1449A/PTO**INFORMATION DISCLOSURE
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(USE AS MANY SHEETS AS NECESSARY)

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Application Number 10/814,954
Filing Date March 31, 2004
First Named Inventor Edward J. Coad et al
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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US2002/0152154	10/17/2002	Rothman	
		US4648038	3/3/1987	Roberts	
		US4739478	4/19/1988	Roberts	
		US4742457	5/3/1988	Leon	
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		US2002/0161692	10/31/2002	Loh	
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Substitute for Form 1449A/PTO		Application Number 10/814,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date March 31, 2004
		First Named Inventor Edward J. Coad et al
		Art Unit 3624
		Examiner Name
		Attorney Docket Number 14846-24

(USE AS MANY SHEETS AS NECESSARY)

Sheet 4 of 9

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US5890140	3/30/1999	Clark	
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		US5966531	10/12/1999	Skeen	
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		US2002/0002530	1/3/2002	May	
		US2002/0004777	1/10/2002	Foster	
		US2002/0007335	1/17/2002	Millard	
		US2002/0013753	1/31/2002	Marks	
		US2003/0149653	8/7/2003	Penny	
		US2003/0126068	7/3/2003	Hauk	
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Substitute for Form 1449A/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

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Application Number
10/814,954
Filing Date
March 31, 2004
First Named Inventor
Edward J. Coad et al
Art Unit
3624
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14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US6366908	4/2/2002	Chong et al.	
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		US6523022	2/18/2003	Hobbs	
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		US20020018077	2/14/2002	Powlette	
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Substitute for Form 1449A/PTO		Application Number 10/814,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date March 31, 2004
		First Named Inventor Edward J. Coad et al
		Art Unit 3624
		Examiner Name
		Attorney Docket Number 14846-24

(USE AS MANY SHEETS AS NECESSARY)

Sheet 6 of 9

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20020130868	9/19/2002	Smith	
		US20030066032	4/3/2003	Ramachandran et al.	
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		US6493681	12/10/2002	Tertitski et al.	
		US20010011242	8/2/2001	Allex et al.	
		US20020065755	5/30/2002	Shlafman et al.	
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Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 7 of 9		Application Number 10/814,954 Filing Date March 31, 2004 First Named Inventor Edward J. Coad et al Art Unit 3624 Examiner Name Attorney Docket Number 14846-24
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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20020194114	12/19/2002	Erdmier	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		WO03/032158	4/17/2003	Davis et al.	
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		WO03/102733	12/11/2003	Altschuler et al.	
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		WO0159670	8/16/2001	Wood Jr.	
Examiner Signature				Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Substitute for Form 1449A/PTO		Application Number 10/814,954
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		Art Unit 3624
		Examiner Name
		Attorney Docket Number 14846-24

(USE AS MANY SHEETS AS NECESSARY)

Sheet 8 of 9

NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		RACHEL EMMA SILVERMAN; A new strategy for giving away your money; October 06, 2004; Wall Street Journal, D1
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		HEWLETT-PACKARD; x4queview.org; March 02, 1992
		NOVELL, INC.; Beginning of Viewing Information and Viewing Basic Information about a print job; June 01, 1993
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		ERICSON; Softwerc releases patent-pending ; November 15, 2002
		ELKAYAM; Using Indexed Bonds ; April 11, 2002
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